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1984 UPDATE

Source Book of Health Insurance Data 1982-1983

Prepared by the
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Foreword

Source Book of Health Insurance Data: 1984 Update provides the latest available information for historical tables included in prior editions of the *Source Book of Health Insurance Data*, which will now be published on a biennial basis.

The updated tables that are reproduced in this booklet are those tables for which data are most frequently requested.

Additional tables from the *1982-83 Source Book* for which updates are available are listed on page 29. The majority of these latter tables contain data that are readily available from the government agencies that compile the data. The reader may also request, in writing, individual updated tables from the HIAA Public Relations Division.

Tables for which new data are not available are listed on page 30.

Readers who did not receive a copy of the *Source Book of Health Insurance Data, 1982-83* may request a single copy as long as the supply lasts by writing Order Fulfillment at the Public Relations Division of the Health Insurance Association of America.

Suzanne K. Stemnock
Program Director
Public Relations Division
Health Insurance Association of America

Key Health Insurance Statistics

	1977	1981	1982	% Change 1981-82	% Change 1977-82
Number of Persons with Private Health Insurance Protection in the United States (000 Omitted)					
Hospital expense	179,853	188,340	191,069	1.4	6.2
Surgical expense	168,002	176,898	180,298	1.9	7.3
Physician's expense	161,289	164,084	171,642	4.6	6.4
Major medical expense	139,884	156,000	163,089	4.5	16.6
Disability income:					
Short-term	64,627	60,306	61,658	2.2	- 4.6
Long-term	19,364	21,682	23,316	7.5	20.4
Dental expense	50,737	86,302	100,035	15.9	97.2
Health Insurance Benefit Payments in the United States (000,000 Omitted)					
Insurance companies	$22,113	$41,622	$49,159	18.1	122.3
Blue Cross-Blue Shield and other plans	22,804	43,701*	50,354*	15.2	120.8
Total†	$41,674	$76,343	$88,210	15.5	111.7
Health Insurance Premiums in the United States (000,000 Omitted)**					
Insurance companies	$28,676	$48,998	$ 58,341	19.1	103.4
Blue Cross-Blue Shield and other plans	25,333	45,494*	52,845*	16.2	108.6
Total†	$50,449	$84,981	$99,488	17.1	97.2
Community Hospital Statistics in the United States					
Average length of hospital stay (days)	7.6	7.6	7.6	-	-
Average cost to hospital per patient day	$ 174.00	$ 284.30	$ 327.40	15.2	88.2
Average cost to hospital per patient stay	$1,322.40	$2,160.70	$2,488.20	15.2	88.2

*Estimate.

**Data for "Insurance companies" refer to earned premiums. Data for "Blue Cross-Blue Shield and other plans" refer to earned income.

†"Total" Benefits and Premiums eliminate the estimated duplication that results from insurance companies and the Health Care Financing Administration ("Other Plans" data) both reporting Administrative Services Only benefits and premiums in their data.

NOTE: Some data are revised from previous editions.

SOURCES: Health Insurance Association of America, Blue Cross and Blue Shield Association, American Hospital Association and U.S. Department of Health and Human Services.

Table 1.1
Number of Persons with Health Insurance Protection by Type of Coverage in the United States

(000 omitted)

End of year	Hospital expense	Surgical expense	Physician's expense	Major medical expense	Disability income		Dental expense
					Short-term	Long-term	
1940	11,962	4,900	3,000	–	N.A.	N.A.	–
1945	32,072	12,602	4,713	–	N.A.	N.A.	–
1950	76,639	54,156	21,589	–	37,793	*	–
1955	101,400	85,681	53,038	N.A.	39,513	*	–
1960	122,500	111,525	83,172	32,590	42,436	*	N.A.
1961	125,825	116,376	90,393	41,974	43,055	*	N.A.
1962	129,407	119,766	94,717	48,393	45,002	*	N.A.
1963	133,472	124,105	100,095	55,382	44,246	3,029	N.A.
1964	136,304	127,092	106,007	62,112	45,092	3,363	N.A.
1965	138,671	130,530	109,560	69,666	46,927	4,514	N.A.
1966	142,369	133,995	113,986	73,843	49,931	5,068	N.A.
1967	146,409	138,898	119,913	81,550	51,975	6,778	4,570
1968	151,947	143,625	126,233	87,641	55,636	7,836	5,867
1969	155,025	147,774	131,792	95,528	57,770	9,282	8,858
1970	158,847	151,440	138,658	103,544	58,089	10,966	11,972
1971	161,849	153,093	139,399	108,813	59,280	12,284	15,263
1972	164,098	154,687	140,873	113,837	61,548	14,538	16,853
1973	168,455	162,644	151,680	124,627	64,168	17,011	20,418
1974	173,140	166,434	158,170	131,438	65,282	17,799	27,855
1975	178,180	169,002	168,334	134,092	62,971	18,396	30,337
1976	176,858	167,701	163,342	138,657	62,250	17,779	41,703
1977	179,853	168,002	161,289	139,884	64,627	19,364	50,737
1978	186,230	174,724	166,840	142,686	68,307	19,100	58,793
1979	186,808	177,146	167,163	149,914	65,808	19,920	71,544
1980	189,000	178,223	169,529	155,288	65,400	21,093	80,147
1981	188,340	176,898	164,084	156,000	60,306	21,682	86,302†
1982:							
Under 65	175,384	168,895	160,917	159,857	N.A.	23,316	100,035†
65 and over	15,685	11,403	10,725	3,232	N.A.	–	–
Total	191,069	180,298	171,642	163,089	61,658	23,316	100,035†

N.A.—Not available.

*Included in "Short-term," with the possibility of some duplication of disability income coverage for these years.

†Estimate.

NOTE: Some data are revised from previous editions. For 1975 and later, data include the number of persons covered in Puerto Rico and other U.S. territories and possessions. The data refer to the net total of people protected, i.e., duplication among persons protected by more than one kind of insuring organization or more than one insurance company policy providing the same type of coverage has been eliminated.

SOURCES: Health Insurance Association of America, Blue Cross and Blue Shield Association and the U.S. Department of Health and Human Services.

Table 1.2
Number of Persons with Hospital Insurance Protection by Type of Insurer in the United States

(000 omitted)

End of year	All insurers*	Insurance Companies			Blue Cross/ Blue Shield	Other plans
		All insurance companies*	Group policies	Individual and family policies		
1940	11,962	3,700	2,500	1,200	6,012	2,250
1945	32,072	10,504	7,804	2,700	18,899	2,670
1950	76,639	36,955	22,305	17,296	38,822	4,445
1955	101,400	53,480	38,620	19,887	50,726	6,545
1960	122,500	69,226	54,416	22,181	58,050	5,994
1961	125,825	70,367	56,077	22,420	58,664	7,102
1962	129,407	72,156	58,057	23,035	60,118	6,937
1963	133,472	74,478	61,448	23,516	61,016	7,165
1964	136,304	75,825	63,011	23,951	62,054	6,840
1965	138,371	77,642	65,415	24,424	63,347	6,984
1966	142,369	80,419	67,799	24,888	65,310	6,633
1967	146,409	82,603	71,454	24,619	67,214	7,050
1968	151,947	85,705	74,073	25,278	70,019	7,277
1969	155,025	88,798	77,973	25,922	72,692	7,702
1970	158,847	89,688	80,505	26,658	75,055	8,131
1971	161,849	91,531	80,641	27,773	76,539	8,545
1972	164,098	93,681	81,526	29,011	78,206	8,053
1973	168,455	94,544	83,626	27,544	81,345	9,562
1974	173,140	97,010	85,385	28,807	83,845	11,072
1975	178,180	99,547	87,185	30,115	86,436	13,145
1976	176,858	97,038	86,824	26,996	86,601	14,868
1977	179,853	100,378	89,219	28,687	86,024	18,106
1978	186,230	106,480	93,164	36,226	85,816	21,489†
1979	186,808	105,263	95,194	34,612	86,148	25,502†
1980	189,000	107,313	99,108	34,097	86,721	33,152†
1981	188,340	108,372	105,399	25,592	85,773†	40,305†
1982:						
Under 65	175,384	105,079	103,890	22,924	72,942†	42,895†
65 and over	15,685	7,649	3,137	6,938	9,097†	5,351†
Total	191,069	112,728	107,027	29,862	82,039†	48,246†

*The data in these columns refer to the net total of people protected, i.e., duplication among persons protected by more than one kind of insuring organization or more than one insurance company policy providing the same type of coverage has been eliminated.

†Estimate.

NOTE: Some data are revised from previous editions. For 1975 and later, data include the number of persons covered in Puerto Rico and other U.S. territories and possessions. Persons covered under insurance company Administrative Service Only agreements and Minimum Premium Plans are included in the categories "All insurance companies" and "Group policies."

SOURCES: Health Insurance Association of America, Blue Cross and Blue Shield Association and the U.S. Department of Health and Human Services.

Table 1.3
Number of Persons with Surgical Expense Protection by Type of Insurer in the United States

(000 omitted)

End of year	All insurers*	Insurance Companies			Blue Cross/ Blue Shield	Other plans
		All insurance companies*	Group policies	Individual and family policies		
1940	4,900	2,280	1,430	850	370	2,250
1945	12,602	7,337	5,537	1,800	2,845	2,420
1950	54,156	33,428	21,219	13,718	19,690	3,760
1955	85,681	50,146	39,703	14,972	39,165	5,930
1960	111,525	65,093	55,464	16,025	50,281	7,336
1961	116,376	67,103	57,017	16,533	50,166	8,494
1962	119,766	68,814	59,025	16,706	51,342	8,287
1963	124,105	71,580	61,937	17,113	51,845	8,608
1964	127,092	72,802	63,310	17,259	52,953	8,297
1965	130,530	75,186	65,487	17,735	53,945	8,684
1966	133,995	77,434	68,114	17,751	55,968	8,325
1967	138,898	80,090	72,038	17,603	58,248	8,580
1968	143,625	82,088	75,038	17,471	61,336	8,752
1969	147,774	84,850	78,864	17,699	63,926	9,950
1970	151,440	85,661	81,549	17,961	66,042	10,532
1971	153,093	86,254	81,802	18,134	67,203	10,860
1972	154,687	87,395	82,670	18,560	69,072	10,273
1973	162,644	89,061	84,483	18,608	75,136	11,994
1974	166,434	90,879	86,561	18,534	76,873	13,714
1975	169,002	92,089	87,958	18,468	77,803	15,762
1976	167,701	90,744	88,327	16,072	76,943	17,974
1977	168,002	92,799	91,904	14,409	74,523	21,256
1978	174,729	97,112	95,585	16,917	74,604	25,000†
1979	177,146	99,614	97,623	17,930	74,522	29,106†
1980	178,223	100,999	100,559	17,558	73,626	36,885†
1981	176,898	102,024	105,481	12,425	71,771†	44,843†
1982:						
Under 65	168,895	102,698	106,373	12,347	60,459†	48,389†
65 and over	11,403	2,912	1,614	2,107	8,187†	4,270†
Total	180,298	105,610	107,987	14,454	68,646†	52,659†

*The data in these columns refer to the net total of people protected, i.e., duplication among persons protected by more than one kind of insuring organization or more than one insurance company policy providing the same type of coverage has been eliminated.

†Estimate.

NOTE: Some data are revised from previous editions. For 1975 and later, data include the number of persons covered in Puerto Rico and other U.S. territories and possessions. Persons covered under insurance company Administrative Service Only agreements and Minimum Premium Plans are included in the categories "All insurance companies" and "Group policies."

SOURCES: Health Insurance Association of America, Blue Cross and Blue Shield Association and the U.S. Department of Health and Human Services.

Table 1.4
Number of Persons with Physician's Expense Protection by Type of Insurer in the United States

(000 omitted)

End of year	All insurers*	Insurance Companies			Blue Cross/ Blue Shield	Other plans
		All insurance companies*	Group policies	Individual and family policies		
1940	3,000	–	–	–	200	2,800
1945	4,713	535	335	200	1,300	2,878
1950	21,589	8,001	5,587	2,714	11,428	2,873
1955	53,038	22,837	20,537	4,230	29,451	4,639
1960	83,172	37,442	35,522	5,487	45,017	6,773
1961	90,393	40,686	38,154	6,486	45,947	8,583
1962	94,717	43,457	40,557	7,203	47,456	8,343
1963	100,095	47,510	44,541	7,832	48,414	8,647
1964	106,007	52,048	48,447	8,141	49,559	8,850
1965	109,560	55,453	53,258	8,258	50,586	8,718
1966	113,986	59,004	56,851	8,549	52,238	8,434
1967	119,913	62,606	61,028	8,541	54,673	8,680
1968	126,233	66,235	64,566	8,984	57,520	8,900
1969	131,792	69,960	68,872	9,384	59,118	N.A.
1970	138,658	74,888	74,899	10,283	62,273	N.A.
1971	139,399	74,674	75,135	9,936	63,030	N.A.
1972	140,873	75,818	75,920	10,700	64,776	9,462
1973	151,680	79,774	79,862	11,285	71,766	11,222
1974	158,170	82,986	83,642	11,013	74,847	12,982
1975	168,334	86,567	87,027	11,775	74,869	15,289
1976	163,342	87,967	88,886	11,384	74,675	17,255
1977	161,289	88,818	90,159	10,964	71,261	20,880
1978	166,840	91,846	91,684	14,217	70,517	24,529†
1979	167,163	93,158	91,868	15,966	70,439	28,233†
1980	169,529	95,728	95,802	15,962	69,896	32,634†
1981	164,084	94,207	97,309	11,188	68,136†	43,322†
1982:						
Under 65	160,917	99,650	103,380	11,757	57,398†	46,937†
65 and over	10,725	2,912	1,614	2,107	7,772†	3,928†
Total	171,642	102,562	104,994	13,864	65,170†	50,865†

N.A.—Not available.

*The data in these columns refer to the net total of people protected, i.e., duplication among persons protected by more than one kind of insuring organization or more than one insurance company policy providing the same type of coverage has been eliminated.

†Estimate.

NOTE: Some data are revised from previous editions. For 1975 and later, data include the number of persons covered in Puerto Rico and other U.S. territories and possessions. Persons covered under insurance company Administrative Service Only agreements and Minimum Premium Plans are included in the categories "All insurance companies" and "Group policies."

SOURCES: Health Insurance Association of America, Blue Cross and Blue Shield Association and the U.S. Department of Health and Human Services.

Table 1.5
Number of Persons with Major Medical Expense Protection by Type of Insurer in the United States
(000 omitted)

End of year	All insurers*	Insurance Companies			Blue Cross/ Blue Shield	Other plans
		All insurance companies*	Group policies	Individual and family policies		
1951	N.A.	108	96	12	N.A.	N.A.
1955	N.A.	5,241	4,759	482	N.A.	N.A.
1960	32,590	25,371	26,454	1,607	3,713	N.A.
1961	41,974	32,334	34,339	2,372	5,059	N.A.
1962	48,393	37,130	39,081	2,949	7,501	N.A.
1963	55,382	42,003	44,006	3,459	10,000	N.A.
1964	62,112	47,338	49,166	4,185	12,500	N.A.
1965	69,666	53,020	55,412	4,456	14,600	N.A.
1966	73,843	57,881	60,984	4,516	14,352	N.A.
1967	81,550	63,428	67,394	4,552	16,279	N.A.
1968	87,641	68,171	72,436	4,873	17,807	N.A.
1969	95,528	73,752	78,165	5,377	20,328	N.A.
1970	103,544	77,061	81,962	5,414	24,905	N.A.
1971	108,813	80,252	85,553	5,479	26,780	N.A.
1972	113,837	83,668	87,806	6,630	30,082	N.A.
1973	124,627	87,839	91,915	7,310	37,328	N.A.
1974	131,438	91,044	95,532	7,235	40,862	N.A.
1975	134,092	92,166	96,718	7,315	42,058	N.A.
1976	138,657	93,191	98,355	6,672	41,670	11,156
1977	139,884	96,003	101,925	6,101	39,390	14,005
1978	142,686	102,471	108,872	6,890	39,317	17,201†
1979	149,914	104,493	110,809	7,313	43,341	21,125†
1980	155,288	107,218	115,003	7,470	45,000	27,733†
1981	156,000	107,435	115,858	6,633	46,500	33,717†
1982:						
Under 65	159,857	110,824	118,619	8,081	46,000†	38,759†
65 and over	3,232	1,081	1,060	196	1,000†	3,305†
Total	163,089	111,905	119,679	8,277	47,000†	42,064†

N.A.—Not available.

*The data in these columns refer to the net total of people protected, i.e., duplication among persons protected by more than one kind of insuring organization or more than one insurance company policy providing the same type of coverage has been eliminated.

†Estimate.

NOTE: Some data are revised from previous editions. For 1975 and later, data include the number of persons covered in Puerto Rico and other U.S. territories and possessions. Persons covered under insurance company Administrative Service Only agreements and Minimum Premium Plans are included in the categories "All insurance companies" and "Group policies."

SOURCES: Health Insurance Association of America, Blue Cross and Blue Shield Association and the U.S. Department of Health and Human Services.

Table 1.6
Number of Persons with Major Medical Expense Protection with Insurance Companies by Type of Policy in the United States

(000 omitted)

End of Year	Insurance company total*	Group policies			Individual and family policies
		Net total*	Supplementary	Comprehensive	
1951	108	96	96	–	12
1955	5,241	4,759	3,928	831	482
1960	25,371	24,429	17,991	8,463	1,607
1961	32,334	30,729	24,488	9,851	2,372
1962	37,130	35,002	28,445	10,636	2,949
1963	42,003	39,446	32,307	11,699	3,459
1964	47,338	44,087	36,925	12,241	4,185
1965	53,020	49,700	42,450	12,962	4,456
1966	57,881	54,732	46,830	14,154	4,516
1967	63,428	60,517	51,824	15,570	4,552
1968	68,171	65,076	55,422	17,014	4,873
1969	73,752	70,272	58,905	19,260	5,377
1970	77,061	73,702	61,718	20,244	5,414
1971	80,252	76,971	63,442	22,111	5,479
1972	83,668	79,025	64,443	23,363	6,630
1973	87,839	82,724	66,225	25,690	7,310
1974	91,044	85,979	67,911	27,621	7,235
1975	92,166	87,046	67,310	29,408	7,315
1976	93,191	88,520	66,753	31,602	6,672
1977	96,003	91,733	68,349	33,576	6,101
1978	102,471	98,073	N.A.	N.A.	6,890
1979	104,493	99,821	N.A.	N.A.	7,313
1980	107,218	102,503	N.A.	N.A.	7,470
1981	107,435	103,261	N.A.	N.A.	6,633
1982:					
Under 65	110,824	105,570	72,123	46,496	8,081
65 and over	1,081	1,060	N.A.	N.A.	196
Total	111,905	106,630	N.A.	N.A.	8,277

N.A.—Not available.

*The data in these columns refer to the net total of people protected, i.e., duplication among persons protected by more than one insurance company policy providing the same type of coverage has been eliminated.

NOTE: Some data are revised from previous editions. For 1975 and later, data include the number of persons covered in Puerto Rico and other U.S. territories and possessions. Persons covered under insurance company Administrative Service Only agreements and Minimum Premium Plans are included in the categories "All insurance companies" and "Group policies."

SOURCE: Health Insurance Association of America.

Table 1.7
Number of Persons with Disability Income Protection by Type of Program in the United States
(000 omitted)

End of year	All programs	Insurance Companies			Formal paid sick leave plans	Other
		All insurance companies	Group policies	Individual policies		
1946	26,229	14,369	7,135	8,684	8,400	3,460
1950	37,793	25,993	15,104	13,067	8,900	2,900
1955	39,513	29,813	19,171	13,642	8,500	1,200
1960	42,436	31,836	20,970	14,298	9,500	1,100
Short-Term Disability Income Protection						
1965	46,927	33,527	22,409	11,937	11,700	1,700
1970	58,089	39,789	27,876	14,901	15,900	2,400
1971	59,280	40,180	28,408	13,866	16,500	2,600
1972	61,548	41,208	29,151	14,527	17,640	2,700
1973	64,168	43,298	29,279	16,890	18,170	2,700
1974	65,282	43,672	29,320	17,291	18,910	2,700
1975	62,971	41,071	28,607	15,024	19,400	2,500
1976	62,250	38,940	27,534	13,742	20,610	2,700
1977	64,627	40,047	28,176	14,302	21,880	2,700†
1978	68,307	43,289	28,676	17,606	22,318	2,700†
1979	65,808	40,208	27,005	15,907	22,900†	2,700†
1980	65,400	39,700	27,077	15,209	23,000†	2,700†
1981	60,306	34,606	25,859	10,539	23,000†	2,700†
1982	61,658	35,958	27,285	10,450	23,000†	2,700†
Long-Term Disability Income Protection						
1965	4,514	4,514	1,864	2,650	-	-
1970	10,966	10,966	6,954	4,012	-	-
1971	12,284	12,284	7,951	4,333	-	-
1972	14,538	14,538	9,471	5,067	-	-
1973	17,011	17,011	10,595	6,416	-	-
1974	17,799	17,799	11,116	6,683	-	-
1975	18,396	18,396	11,526	6,870	-	-
1976	17,779	17,779	11,516	6,263	-	-
1977	19,364	19,364	12,481	6,883	-	-
1978	19,100	19,100	12,635	6,465	-	-
1979	19,920	19,920	13,409	6,511	-	-
1980	21,093	21,093	14,693	6,400	-	-
1981	21,682	21,682	15,925	5,757	-	-
1982	23,316	23,316	17,166	6,150	-	-

†Estimate.

NOTE: For 1975 and later, data include the number of persons covered in Puerto Rico and other U.S. territories and possessions. Data in the category "Insurance companies" refers to the net total of people protected, i.e., duplication among persons who are covered by both group and individual policies has been eliminated. Any duplication resulting from the combination of numbers covered for short-term and long-term protection has not been eliminated. This category excludes Administrative Service Only agreements and Minimum Premium Plans except for those companies who include them in their regular reporting. The category "Formal paid sick leave plans" refers to people with formal paid sick leave plans but without insurance company coverage. The category "Other" includes union-administered plans and the Federal Mutual Benefit Association.

SOURCES: Health Insurance Association of America and U.S. Department of Health and Human Services.

Table 1.8
Number of Persons with Dental Expense Protection by Type of Insurer in the United States

(000 omitted)

End of Year	All insurers*	Insurance companies**	Blue Cross/ Blue Shield	Other plans
1967	4,570	2,330	20	2,220
1968	5,867	3,170	35	2,662
1969	8,858	5,159	141	3,558
1970	11,972	7,383	275	4,314
1971	15,263	8,841	1,100	5,322
1972	16,853	10,200	1,110	5,543
1973	20,418	12,097	1,740	6,581
1974	27,855	16,756	3,790	7,309
1975	30,337	18,936	3,318	8,290
1976	41,703	26,562	4,363	11,105
1977	50,737	32,216	5,283	14,234
1978	58,793	36,647	6,000†	17,827†
1979	71,544	43,429	8,188†	22,327†
1980	80,147	55,961	10,000†	27,225†
1981	86,302	61,086	12,487†	35,531†
1982	100,035	68,883	14,000†	44,845†

*The data in this column for 1975-1982 refer to the net total of people protected, i.e., duplication among persons protected by more than one kind of insuring organization or more than one insurance policy providing the same type of coverage has been eliminated.

**Insurance company data are group plans.

†Estimate.

NOTE: Some data are revised from previous editions. For 1975 and later, data include the number of persons covered in Puerto Rico and other U.S. territories and possessions.

SOURCES: Health Insurance Association of America, Blue Cross and Blue Shield Association, and the U.S. Department of Health and Human Services.

Table 2.1
Health Insurance Benefit Payments by Type of Insurer and by Type of Coverage in the United States
(000,000 omitted)

	Year	Total	Medical expense	Dental expense	Loss of income*
All Insurers††	1950	$ 1,347	N.A.	N.A.	$ 383
	1955	3,142	$ 2,547**	N.A.	595
	1960	5,676	4,837**	N.A.	839
	1965	9,624	8,578**	N.A.	1,046
	1970	17,177	15,127	$ 233	1,817
	1975	32,081	28,494	880	2,707
	1976	37,966	33,453	1,599	2,914
	1977	41,674	36,333	2,232	3,109
	1978	48,173	41,939	2,829	3,405
	1979	56,292	48,000	3,588	4,704
	1980	67,087	56,850	4,895	5,342
	1981	76,343	64,785	6,402	5,156
	1982	88,210	75,374	7,307	5,529
Insurance Companies	1950	755	372**	N.A.	383
	1955	1,785	1,190**	N.A.	595
	1960	3,069	2,230**	N.A.	839
	1965	5,160	4,114**	N.A.	1,046
	1970	9,089	7,132	140	1,817
	1975	16,470	13,164	599	2,707
	1976	20,217	16,116	1,187	2,914
	1977	22,113	17,552	1,452	3,109
	1978	26,352	21,176	1,771	3,405
	1979	31,692	24,803	2,185	4,704
	1980	37,002	28,865	2,795	5,342
	1981	41,622	32,992	3,474	5,156
	1982	49,159	39,646	3,984	5,529
Blue Cross/ Blue Shield and Other Plans	1950	590	N.A.	N.A.	–
	1955	1,357	1,357**	N.A.	–
	1960	2,607	2,607**	N.A.	–
	1965	4,464	4,464**	N.A.	–
	1970	8,088	7,995	93	–
	1975	16,932	16,362	570†	–
	1976	20,020	19,273	747†	–
	1977	22,804	21,784	1,020†	–
	1978	25,928	24,648	1,280†	–
	1979	29,761	28,161	1,600†	–
	1980	37,086	34,986	2,100†	–
	1981	43,701	40,773†	2,928†	–
	1982	50,354	47,031†	3,323†	–

N.A.—Not available.
*Insurance company coverage only.
**Includes dental expense benefit payments.
†Estimate.
††Benefits for "All Insurers" eliminate the estimated duplication that results from insurance companies and the Health Care Financing Administration ("Other Plans" data) both reporting Administrative Services Only benefits in their data.
NOTE: Some data are revised from previous editions. For 1975 and later, data include benefit payments in Puerto Rico and other U.S. territories and possessions. Figures do not add to totals in some cases due to rounding. "Medical expense" includes payments for hospital, surgical, physician's expense and major medical benefits. Insurance company benefit payments for 1975 and later include Administrative Service Only agreements and Minimum Premium Plans. Amounts in prior years contained only a portion of this data.
SOURCES: Health Insurance Association of America, Blue Cross and Blue Shield Association, and the U.S. Department of Health and Human Services.

Table 2.2
Health Insurance Benefit Payments of Insurance Companies in the United States

(000,000 omitted)

Year	Grand total	Group				Individual and family policies		
		Total	Medical expense	Dental expense	Loss of income	Total	Medical expense	Loss of income
1945	$ 278	$ 139	N.A.	N.A.	N.A.	$ 139	N.A.	N.A.
1950	755	438	N.A.	N.A.	N.A.	317	N.A.	N.A.
1955	1,785	1,252	N.A.	N.A.	N.A.	533	N.A.	N.A.
1960	3,069	2,350	$ 1,809	N.A.	$ 541	719	$ 421	$ 298
1961	3,394	2,616	2,082	N.A.	534	778	457	321
1962	3,763	2,911	2,338	N.A.	573	852	519	333
1963	4,152	3,203	2,614	N.A.	589	948	601	347
1964	4,658	3,585	2,953	N.A.	632	1,073	693	380
1965	5,160	4,000	3,322	N.A.	679	1,160	792	368
1966	5,559	4,357	3,608	N.A.	749	1,203	814	389
1967	6,030	4,790	3,953	$ 42	796	1,239	824	415
1968	6,717	5,362	4,360	54	948	1,355	894	461
1969	7,575	6,202	5,027	79	1,096	1,374	897	476
1970	9,089	7,476	6,043	140	1,293	1,613	1,090	523
1971	9,497	8,018	6,541	175	1,301	1,480	1,006	474
1972	10,622	8,943	7,315	201	1,427	1,679	1,148	531
1973	11,863	9,764	7,924	262	1,578	2,099	1,462	637
1974	13,636	11,439	9,260	332	1,847	2,197	1,517	680
1975	16,470	14,191	11,607	599	1,985	2,279	1,557	722
1976	20,217	17,795	14,425	1,187	2,183	2,422	1,691	731
1977	22,113	19,479	15,683	1,452	2,344	2,634	1,869	765
1978	26,352	22,868	18,696	1,771	2,401	3,484	2,480	1,004
1979	31,692	27,934	22,159	2,185	3,590	3,758	2,644	1,114
1980	37,002	33,002	25,895	2,795	4,312	4,000	2,970	1,030
1981	41,622	37,691	30,057	3,474	4,160	3,931	2,935	996
1982	49,159	44,202	36,074	3,984	4,144	4,957	3,572	1,385

N.A.—Not available.

NOTE: For 1975 and later, data include benefit payments in Puerto Rico and other U.S. territories and possessions. Insurance company benefit payments for 1975 and later include Administrative Service Only agreements and Minimum Premium Plans. Aggregates in prior years contained only a portion of these data. Figures do not add to totals in some cases due to rounding. The data include loss of income benefits and exclude accidental death and dismemberment benefits.

SOURCES: *Health Insurance Review*, *Spectator Health Insurance Index*, and Health Insurance Association of America.

Table 3.1
Health Insurance Premiums and Ratio to Disposable Personal Income

Premium Income of Insurance Companies, Subscription Income of Blue Cross/Blue Shield and Other Plans in the United States

(000,000 omitted)

Year	Insurance companies	Blue Cross/ Blue Shield and other plans	Total premiums**	Disposable personal income	Ratio
1940	$ 286	$ 32	$ 318	$ 75,328	0.42%
1945	550	154	704	149,118	0.47
1950	1,266	687	1,953	206,590	0.95
1955	2,743	1,523	4,266	274,958	1.55
1960	4,671	2,814	7,485	351,992	2.13
1961	5,029	3,246	8,275	365,750	2.26
1962	5,595	3,601	9,196	386,791	2.38
1963	6,145	3,918	10,063	405,879	2.48
1964	6,769	4,332	11,101	440,587	2.52
1965	7,352	4,777	12,129	475,779	2.55
1966	7,796	4,969	12,765	513,690	2.48
1967	8,295	5,247	13,542	547,911	2.47
1968	9,082	5,966	15,048	593,418	2.54
1969	10,197	7,089	17,286	638,933	2.71
1970	11,546	8,439	19,985	695,288	2.87
1971	12,777	10,058	22,835	751,751	3.04
1972	14,771	11,465	26,236	810,322	3.24
1973	16,104	12,908	29,012	914,495	3.17
1974	17,915	14,533	32,448	998,345	3.25
1975	20,795*	17,611	36,967	1,096,068	3.37
1976	24,502*	21,455	43,468	1,194,359	3.64
1977	28,676*	25,333	50,449	1,314,019	3.84
1978	32,713*	30,303	58,495	1,473,991	3.97
1979	37,941*	33,199	65,330	1,650,155	3.96
1980	43,666*	38,630	74,669	1,824,076	4.09
1981	48,998*	45,494†	84,981	2,047,600	4.15
1982	58,341	52,845†	99,488	2,176,500	4.57

*Insurance company premiums for 1975 and later include Administrative Service Only agreements and Minimum Premium Plans. Aggregates in prior years contained only a portion of these data.

**"Total Premiums" eliminate the estimated duplication that results from insurance companies and the Health Care Financing Administration ("Other Plans" data) both reporting Administrative Service Only premium equivalencies in their data.

†Estimate.

NOTE: Some data are revised from previous editions. For 1975 and later, data include premiums paid in Puerto Rico and other U.S. territories and possessions. Data for "Insurance companies" prior to 1972 refer to written premiums (which, for group policies, include minor adjustments to reflect premiums of the particular year). "Insurance companies" premiums for 1972 and later refer to earned premiums and are revised to exclude premiums for accidental death and dismemberment and other such limited coverages. Data for Blue Cross/Blue Shield and other hospital-medical plans refer to earned income. Data for Blue Cross/Blue Shield for 1974 and later include premium taxes.

SOURCES: U.S. Department of Health and Human Services, *Argus Health Chart*, U.S. Department of Commerce, Health Insurance Association of America, and Blue Cross and Blue Shield Association.

Table 3.2
Health Insurance Premiums of Insurance Companies by Type of Policy and by Type of Protection in the United States
(000,000 omitted)

Year	Total premiums	Group policies			Individual and family policies		
		Total	Loss of income	Hospital-medical	Total	Loss of income	Hospital-medical
1935	$ 175	$ 26	$ 26	*	$ 149	N.A.	N.A.
1940	286	65	48	$ 17	221	N.A.	N.A.
1945	550	215	125	90	335	N.A.	N.A.
1950	1,266	629	291	338	637	$ 361	$ 276
1955	2,743	1,573	553	1,020	1,170	554	616
1960	4,671	2,895	777	2,118	1,776	744	1,032
1965	7,352	4,683	1,050	3,633	2,669	847	1,822
1966	7,796	5,054	1,183	3,871	2,742	886	1,856
1967	8,295	5,464	1,270	4,194	2,831	948	1,883
1968	9,082	6,088	1,473	4,615	2,994	1,018	1,976
1969	10,197	6,938	1,724	5,214	3,259	1,131	2,128
1970	11,546	8,149	1,968	6,181	3,397	1,104	2,293
1971	12,777	9,170	2,189	6,981	3,607	1,154	2,453
1972	14,771	10,946	2,332	8,614	3,825	1,097	2,728
1973	16,104	11,807	2,414	9,393	4,297	1,304	2,993
1974	17,915	13,193	2,603	10,590	4,722	1,445	3,277
1975	20,795	15,918	2,828	13,090	4,877	1,807	3,070
1976	24,502	19,366	3,144	16,222	5,136	1,854	3,282
1977	28,676	23,234	3,543	19,691	5,442	1,859	3,583
1978	32,713	26,939	4,539	22,400	5,774	1,990	3,784
1979	37,941	31,724	4,933	26,791	6,217	2,096	4,121
1980	43,666	36,801	5,277	31,524	6,865	1,956	4,909
1981	48,998	42,465	5,240	37,225	6,533	1,834	4,699
1982	58,341	50,031	5,499	44,532	8,310	2,533	5,777

N.A.—Not available.

*Less than $500,000.

NOTE: For 1975 and later, data include premiums paid in Puerto Rico and other U.S. territories and possessions. Insurance company premiums for 1975 and later include Administrative Service Only agreements and Minimum Premium Plans. Aggregates in prior years contain only a portion of these data. Data prior to 1972 refer to written premiums (which, for group policies, include minor adjustments to reflect premiums of the particular year) and include accidental death and dismemberment premiums in the Loss of Income categories. Data for 1972 and later refer to earned premiums and are revised to exclude premiums for accidental death and dismemberment and other such limited coverages. The category "Medical expense" includes premiums for hospital, surgical, physician's, dental and major medical protection.

SOURCE: Health Insurance Association of America.

Table 5.1
Estimated National Health Expenditures, 1983 by Type of Expenditure and Source of Funds

(000,000 omitted)

Type of Expenditure	Total	Private*	Public
Personal Health Care	$323.6	$193.6	$130.0
Program Administration and Net Cost of Insurance	16.0	10.6	5.4
Government Public Health Activities	7.8	–	7.8
Research	5.8	0.4	5.4
Construction	9.1	6.6	2.5
Total	$362.3	$211.2	$151.1

*Includes spending by philanthropic organizations.

SOURCE: U.S. Department of Health and Human Services, Health Care Financing Administration, *Health Care Financing Review*, March 1983.

Table 5.2
Comparison of Growth Rates of Gross National Product and National Health Expenditures

	Gross National Product		National Health Expenditures		
Calendar year	Amount (000,000,000)	Annual rate of growth	Amount (000,000,000)	Annualized percentage change	NHE as percent of GNP
1950	$ 286.5	11.1%	$ 12.7	12.2%	4.4%
1955	400.0	6.9	17.7	7.0	4.4
1960	506.5	4.8	26.9	8.7	5.3
1965	691.0	6.4	41.7	9.2	6.0
1970	992.7	5.2	74.7	13.6	7.5
1971	1,077.6	8.6	83.3	11.5	7.7
1972	1,185.9	10.1	93.5	12.3	7.9
1973	1,326.4	11.8	103.2	10.3	7.8
1974	1,434.2	8.1	116.4	12.8	8.1
1975	1,549.2	8.0	132.7	14.0	8.6
1976	1,718.0	10.9	149.7	12.8	8.7
1977	1,918.3	11.7	169.2	13.1	8.8
1978	2,163.9	12.8	189.3	11.9	8.7
1979	2,417.8	11.7	215.0	13.5	8.9
1980	2,631.7	8.8	249.0	15.8	9.5
1981	2,954.1	12.3	286.6	15.1	9.7
1982	3,073.0	4.0	322.4	12.5	10.5
1983	3,310.5	7.7	362.3†	12.4	10.9

†Estimated.

SOURCE: U.S. Department of Health and Human Services, Health Care Financing Administration, *Health Care Financing Review*, March 1983.

Table 5.5
National Health Care Expenditures, 1982 and 1983 by Type of Expenditure and Source of Funds

Type of Expenditure	Total	Private			Public	
		Consumer				
		Direct	In-surance	Other*	Federal	State and Local
	Aggregate Amount (000,000,000 Omitted)					
1982						
Total	$322.4	$90.4	$84.2	$10.9	$93.2	$43.7
Health Services and Supplies	308.3	90.	84.2	4.8	87.5	41.2
Personal Health Care	286.9	90.4	76.6	4.2	83.7	32.0
Hospital Care	135.5	16.4	44.9	2.2	54.6	17.4
Physicians' Services	61.8	23.1	21.7	-	13.4	3.6
Dentists' Services	19.5	13.4	5.2	-	0.4	0.4
Other Professional Services	7.1	3.6	1.3	0.1	1.7	0.5
Drugs and Medical Sundries	22.4	17.6	2.8	-	0.9	1.0
Eyeglasses and Appliances	5.7	4.4	0.4	-	0.7	0.1
Nursing Home Care	27.3	11.9	0.2	0.2	7.9	7.1
Other Health Services	7.6	-	-	1.7	4.0	1.9
Program Administration and Net Cost of Insurance	12.7	-	7.7	0.6	2.4	2.0
Government Public Health Activities	8.6	-	-	-	1.4	7.3
Research and Construction of Medical Facilities	14.1	-	-	6.0	5.7	2.4
Research	5.9	-	-	0.3	5.0	0.5
Construction	8.2	-	-	5.7	0.7	1.9
1983 (Estimated)						
Total	$362.3	$103.8	$95.2	$12.1	$104.2	$46.9
Health Services and Supplies	347.4	103.8	95.2	5.2	98.7	44.5
Personal Health Care	323.6	103.8	85.3	4.5	94.6	35.5
Hospital Care	154.7	19.3	51.3	2.3	62.0	19.8
Physicians' Services	69.8	27.1	23.1	-	15.4	4.1
Dentists' Services	21.6	15.2	5.6	-	0.5	0.4
Other Professional Services	7.9	4.5	1.5	0.1	1.5	0.4
Drugs and Medical Sundries	24.9	19.6	3.0	-	1.1	1.1
Eyeglasses and Appliances	6.0	4.7	0.4	-	0.8	0.1
Nursing Home Care	30.3	13.4	0.3	0.2	8.9	7.5
Other Health Services	8.5	-	-	2.0	4.4	2.1
Program Administration and Net Cost of Insurance	16.0	-	10.0	0.6	2.9	2.4
Government Public Health Activities	7.8	-	-	-	1.2	6.6
Research and Construction of Medical Facilities	14.9	-	-	7.0	5.5	2.4
Research	5.8	-	-	0.4	4.9	0.5
Construction	9.1	-	-	6.6	0.6	1.9

*Spending by philanthropic organizations, industrial in-plant services, and privately financed construction.

Note: Details may not add to totals due to rounding.

SOURCE: U.S. Department of Health and Human Services, Health Care Financing Administration, *Health Care Financing Review*, March 1983 and Fall 1983.

Table 5.9
Personal Health Care Expenditures by Source of Payment in the United States
(000,000,000 omitted)

Calendar year	Total	Direct payments	Third Party Payments			
			Total	Private health insurance	Govern-ment	Philan-thropy and industry
1966	$ 39.6	$19.5	$ 20.1	$ 9.1	$ 10.1	$0.8
1967	44.4	18.9	25.5	9.6	15.1	0.8
1968	50.2	20.6	29.6	10.9	17.7	0.9
1969	56.9	23.0	33.9	12.9	20.1	0.9
1970	65.1	26.0	39.1	15.6	22.5	1.0
1971	72.0	27.8	44.2	17.3	25.6	1.2
1972	80.2	31.0	49.2	19.1	28.8	1.3
1973	88.7	34.2	54.5	21.1	32.0	1.3
1974	101.0	36.4	64.6	24.5	38.6	1.5
1975	116.8	39.0	77.8	30.1	46.1	1.6
1976	131.8	43.0	88.8	35.5	51.5	1.8
1977	148.7	48.7	100.0	40.0	57.9	2.1
1978	166.7	54.1	112.6	45.0	65.3	2.2
1979	188.9	61.8	127.1	50.2	74.3	2.6
1980	219.4	72.1	147.3	57.0	87.2	3.1
1981	255.0	81.7	173.2	66.8	102.9	3.5
1982	286.9	90.4	196.5	76.6	115.7	4.2

NOTE: Details may not add to totals due to rounding.

SOURCE: U.S. Department of Health and Human Services, Health Care Financing Administration, *Health Care Financing Review*, Fall 1983.

Table 5.10
Personal Consumption Expenditures by Type of Product in the United States, 1982

Type of Product	Personal consumption expenditures (billions of dollars)	Percent of total
Food (including alcohol)	$ 396.9	19.9%
Housing	334.1	16.8
Household operation	272.3	13.7
Transportation	269.8	13.5
Medical care*	217.7	10.9
Clothing, accessories and jewelry	140.7	7.1
Recreation	126.7	6.4
Personal business	111.1	5.6
Private education and research	31.5	1.6
Religious and welfare activities	28.1	1.4
Personal care	25.7	1.3
Tobacco	25.0	1.2
Foreign travel and remittances-net	6.7	0.3
Death expenses	5.6	0.3
Total	$1,991.9	100.0%

*Includes all expenses for health insurance (except loss of income type).

SOURCES: U.S. Department of Commerce, Bureau of Economic Analysis, *Survey of Current Business*, July 1983, and Health Insurance Association of America.

Table 5.11
Ratio of Personal Consumption Expenditures for Medical Care to Disposable Personal Income and to Total Personal Consumption Expenditures in the United States

(000,000,000 omitted)

Calendar year	Personal consumption expenditures for medical care*	Disposable personal income	Total personal consumption expenditures	Ratio of col. (2) to col. (3)	Ratio of col. (2) to col. (4)
(1)	(2)	(3)	(4)	(5)	(6)
1950	$ 8.8	$ 206.6	$ 192.0	4.3%	4.6%
1955	12.8	275.0	253.7	4.7	5.0
1960	19.5	352.0	324.9	5.5	6.0
1965	29.4	475.8	430.4	6.2	6.8
1966	31.8	513.7	465.1	6.2	6.8
1967	34.2	547.9	490.3	6.2	7.0
1968	37.9	593.4	536.9	6.4	7.1
1969	43.7	638.9	581.8	6.8	7.5
1970	49.3	695.3	621.7	7.1	7.9
1971	54.4	751.8	672.2	7.2	8.1
1972	60.6	810.3	737.1	7.5	8.2
1973	67.4	914.5	812.0	7.4	8.3
1974	75.5	998.3	888.1	7.6	8.5
1975	85.4	1,096.1	976.4	7.8	8.7
1976	96.2	1,194.4	1,084.3	8.1	8.9
1977	110.5	1,314.0	1,204.4	8.4	9.2
1978	123.0	1,474.0	1,346.5	8.3	9.1
1979	141.8	1,650.2	1,507.2	8.6	9.4
1980	163.8	1,828.9	1,668.1	9.0	9.8
1981	193.9	2,047.6	1,857.2	9.5	10.4
1982	217.7	2,176.5	1,991.9	10.0	10.9

*Includes all expenses for health insurance (except loss of income type).

SOURCES: U.S. Department of Commerce, Bureau of Economic Analysis, *Survey of Current Business* (various issues), and Health Insurance Association of America.

Table 5.13
Consumer Price Index for Medical Care Items in the United States (1967 = 100.0)

Calendar year	All medical care items	Physicians' fees	Dentists' fees	Hospital room	Drugs and Prescriptions: Prescription drugs	Drugs and Prescriptions: Over the counter items
			Urban wage and clerical workers			
1947	48.1	51.4	56.9	23.1	-	-
1950	53.7	55.2	63.9	30.3	92.6	-
1955	64.8	65.4	73.0	42.3	101.6	-
1960	79.1	77.0	82.1	57.3	115.3	-
1965	89.5	88.3	92.2	75.9	102.0	98.0
1966	93.4	93.4	95.2	83.5	101.8	99.0
1967	100.0	100.0	100.0	100.0	100.0	100.0
1968	106.1	105.6	105.5	113.6	98.3	102.5
1969	113.4	112.9	112.9	128.8	99.6	103.2
1970	120.6	121.4	119.4	145.4	101.2	106.2
1971	128.4	129.8	127.0	163.1	101.3	110.3
1972	132.5	133.8	132.3	173.9	100.9	111.3
1973	137.7	138.2	136.4	182.1	100.5	112.4
1974	150.5	150.9	146.8	201.5	102.9	117.5
1975	168.6	169.4	161.9	236.1	109.3	130.1
1976	184.7	188.5	172.2	268.6	115.2	138.9
1977	202.4	206.0	185.1	299.5	122.1	148.5
1978	219.4	223.3	199.3	331.6	132.1	159.1
			All urban consumers			
1978	219.4	223.1	198.1	332.4	131.6	159.0
1979	239.7	243.6	214.8	370.3	141.8	170.7
1980	265.9	269.3	240.2	418.9	154.8	188.1
1981	294.5	299.0	263.3	481.1	172.5	211.4
1982	328.7	327.1	283.6	556.7	192.7	234.2
1983	357.3	352.3	302.7	619.6	213.8	251.7

NOTE: Beginning January 1978, the Bureau of Labor Statistics introduced a new index for all urban consumers.

SOURCE: U.S. Department of Labor, Bureau of Labor Statistics, *CPI Detailed Report*.

Table 5.19
Average Cost to Community Hospitals Per Patient Day and Per Patient Stay; Average Length of Stay in Community Hospitals in the United States

Calendar year	Average cost to hospital per patient day			Average length of hospital stay (days)	Average cost to hospital per patient stay
	Total	Payroll	Other		
1946	$ 9.39	$ 4.98	$ 4.41	9.1	$ 85.45
1950	15.62	8.86	6.76	8.1	126.52
1955	23.12	14.26	8.86	7.8	180.34
1960	32.23	20.08	12.15	7.6	244.95
1961	34.98	21.54	13.44	7.6	265.85
1962	36.83	22.79	14.04	7.6	279.91
1963	38.91	24.01	14.90	7.7	299.61
1964	41.58	25.26	16.32	7.7	320.17
1965	44.48	27.44	17.04	7.8	346.94
1966	48.15	29.41	18.74	7.9	380.39
1967	54.08	32.44	21.64	8.3	448.86
1968	61.38	36.61	24.77	8.4	515.59
1969	70.03	41.36	28.67	8.3	581.25
1970	81.01	47.30	33.71	8.2	664.28
1971	92.31	53.80	38.51	8.0	738.48
1972	105.30	59.80	45.50	7.9	831.70
1973	102.40	57.00	45.40	7.8	798.70
1974	113.60	61.90	51.70	7.8	886.10
1975	133.80	70.90	62.90	7.7	1,030.30
1976	151.80	78.00	73.80	7.7	1,168.90
1977	174.00	87.40	86.60	7.6	1,322.40
1978	194.30	96.60	97.70	7.6	1,476.70
1979	217.30	107.30	110.00	7.6	1,651.50
1980	245.10	119.20	125.90	7.6	1,862.80
1981	284.30	138.20	146.10	7.6	2,160.70
1982	327.40	158.04	169.34	7.6	2,488.20

NOTE: Data prior to 1972 include hospital units of institutions. Total expenses include: payroll expenses; employee benefits; professional fees; depreciation expense; supplies and purchased services. Payroll expenses include: physicians' and dentists' salaries; medical and dental interns and residents; trainees in medical technology and administration; other personnel. Data for years 1973-1982 have been adjusted to include outpatients.

SOURCES: American Hospital Association, *Hospital Statistics* (various annual editions), and Health Insurance Association of America.

Table 5.20
Community Hospital Statistics—1982

State	Average cost to hospital per day	Average length of hospital stay in days	Average cost to hospital per stay
Alabama	$275.70	7.2	$1,985.00
Alaska	508.30	5.9	2,999.00
Arizona	410.20	6.5	2,666.30
Arkansas	253.40	6.6	1,672.40
California	506.90	6.5	3,294.90
Colorado	336.10	7.1	2,386.30
Connecticut	354.10	7.8	2,761.20
Delaware	302.10	8.2	2,477.20
District of Columbia	458.80	8.7	3,991.60
Florida	334.90	7.5	2,511.80
Georgia	283.60	6.7	1,900.10
Hawaii	307.30	8.3	2,550.60
Idaho	266.40	6.5	1,731.60
Illinois	369.20	8.0	2,953.60
Indiana	287.10	7.8	2,239.40
Iowa	259.90	8.0	2,079.20
Kansas	292.40	7.8	2,280.70
Kentucky	261.20	6.7	1,750.00
Louisiana	337.00	6.3	2,123.10
Maine	296.00	7.7	2,279.20
Maryland	329.10	8.3	2,731.50
Massachusetts	369.80	8.9	3,291.20
Michigan	356.60	8.0	2,852.80
Minnesota	256.60	9.4	2,412.00
Mississippi	227.00	7.0	1,589.00
Missouri	327.80	8.0	2,622.40
Montana	226.10	8.3	1,876.60
Nebraska	260.00	8.4	2,184.00
Nevada	493.50	6.3	3,109.00
New Hampshire	288.50	7.1	2,048.40
New Jersey	280.00	8.4	2,352.00
New Mexico	316.50	6.7	2,120.60
New York	311.90	9.7	3,025.40
North Carolina	257.50	7.5	1,931.30
North Dakota	243.90	8.6	2,097.50
Ohio	324.60	8.1	2,629.30
Oklahoma	332.60	6.5	2,161.90
Oregon	382.40	5.9	2,256.20
Pennsylvania	320.00	8.5	2,720.00
Rhode Island	331.80	8.5	2,820.30
South Carolina	250.90	7.4	1,856.70
South Dakota	217.10	8.7	1,888.80
Tennessee	275.10	7.2	1,980.70
Texas	307.20	6.6	2,027.50
Utah	375.60	5.4	2,028.20
Vermont	256.00	8.2	2,099.20
Virginia	282.10	7.9	2,228.60
Washington	375.90	5.7	2,142.60
West Virginia	270.70	7.2	1,949.00
Wisconsin	283.40	8.3	2,352.20
Wyoming	302.90	5.5	1,665.90
Total U. S.	327.40	7.6	2,488.20

SOURCES: American Hospital Association, *Hospital Statistics, 1983*, and Health Insurance Association of America.

Table 5.21
Comparison of Hospital Semiprivate Room Charges by State, July 1983 and January 1984, and Percent Change

State	Semiprivate room charge		Percent change
	July 1983	Jan. 1984	July 1983-Jan. 1984
Alabama	$157.50	$159.21	1.1%
Alaska	233.94	237.17	1.4
Arizona	177.86	185.97	4.6
Arkansas	135.47	139.25	2.8
California	265.83	275.57	3.7
Colorado	196.89	207.38	5.3
Connecticut	192.01	198.33	3.3
Delaware	212.70	216.94	2.0
District of Columbia	273.45	284.62	4.1
Florida	168.56	174.91	3.8
Georgia	134.87	164.36	2.2
Hawaii	215.84	224.31	3.9
Idaho	175.61	180.86	3.0
Illinois	226.23	233.18	3.1
Indiana	171.85	181.28	5.5
Iowa	166.53	171.24	2.8
Kansas	166.68	179.68	7.8
Kentucky	151.14	165.50	9.5
Louisiana	149.64	153.47	2.6
Maine	196.35	207.51	5.7
Maryland	178.12	182.16	2.3
Massachusetts	202.51	208.21	2.8
Michigan	240.88	248.30	3.1
Minnesota	168.35	178.91	6.3
Mississippi	105.80	108.39	2.4
Missouri	175.84	181.45	3.2
Montana	180.84	185.47	2.6
Nebraska	147.08	150.74	2.5
Nevada	209.99	236.10	12.4
New Hampshire	194.38	201.04	3.4
New Jersey	173.30	178.85	3.2
New Mexico	182.83	187.81	2.7
New York	196.54	203.14	3.4
North Carolina	132.35	144.59	9.2
North Dakota	146.48	157.08	7.2
Ohio	209.32	225.11	7.5
Oklahoma	155.06	165.07	6.5
Oregon	211.71	223.10	5.4
Pennsylvania	237.77	243.25	2.3
Rhode Island	186.90	198.08	6.0
South Carolina	126.65	136.36	7.7
South Dakota	155.39	159.95	2.9
Tennessee	132.25	137.38	3.9
Texas	145.75	152.72	4.8
Utah	168.28	176.67	5.0
Vermont	188.20	201.54	7.1
Virginia	154.90	164.09	5.9
Washington	206.58	221.96	7.4
West Virginia	162.14	168.72	4.1
Wisconsin	159.42	162.03	1.6
Wyoming	145.98	154.34	5.7
Total U. S.	195.43	203.03	3.9

SOURCE: Health Insurance Association of America, *Survey of Hospital Semi-private Room Charges*, January 1984.

Table 5.22
Average Surgeons' Fees, Selected Areas of the United States, 1983

Area	Tonsillectomy Adenoidectomy (Under age 18)	Hysterectomy (Total)	Mastectomy (Radical)	Appendectomy	Cholecystectomy	D & C	Vasectomy	Hemorrhoidectomy (External)
Metropolitan								
New York City	$481	$1,922	$2,267	$935	$1,511	$449	$340	$599
Chicago	441	1,324	1,189	717	1,113	357	282	340
Los Angeles	433	1,634	1,258	927	1,178	403	313	350
Dallas	456	1,186	1,423	690	1,061	330	255	548
Atlanta	351	1,078	1,071	618	846	296	259	483
Philadelphia	367	1,276	1,074	677	924	366	290	339
Nonmetropolitan								
Southern Indiana	309	846	856	489	733	242	218	387
South Eastern Massachusetts	350	883	948	519	757	309	231	461
South Central Pennsylvania	315	925	990	515	776	293	247	294
Kansas (misc.)	297	851	791	491	738	243	248	225
Louisiana (misc.)	351	942	1,016	567	858	295	242	423
Alabama (misc.)	284	821	886	502	733	270	214	415

SOURCE: Health Insurance Association of America (unpublished data).

Table 5.23
Average Dental Fees, Selected Areas of the United States, 1983

Area	Initial oral examination	Prophylaxis—adult	Permanent amalgam filling—two surfaces	Composite resin filling—two surfaces	Porcelain crown with gold	Dentures	
						Complete upper	Complete lower
Metropolitan							
Boston	$14	$22	$29	$33	$388	$350	$336
Milwaukee	10	18	29	31	301	368	369
Washington, D.C.	13	22	33	35	345	384	367
Portland, Oregon	12	25	32	39	287	326	315
New Orleans	12	21	32	33	302	362	363
Cleveland	12	21	31	33	328	356	348
Nonmetropolitan							
Vermont	9	17	25	26	302	296	287
Eastern North Carolina	10	17	25	28	243	231	227
North Michigan (misc.)	12	20	29	33	307	327	330
Nevada (misc.)	13	25	35	35	258	399	420
Texas (misc.)	11	22	35	39	322	365	356
Wyoming	10	21	33	34	261	369	360

SOURCE: Health Insurance Association of America (unpublished data).

Table 5.24
Median Office-Visit Fees by Type of Physician, 1981, 1982 and 1983

	First office visit (usual)			Office revisit (usual)		
	1981	1982	1983	1981	1982	1983
General Practitioners	$21	$21	$22	$15	$17	$19
Family Practitioners	21	21	24	16	18	19
Internists	34	36	35	21	22	24
General Surgeons	26	26	26	17	20	20
OBGs	36	40	40	21	23	25
Pediatricians	24	25	26	18	20	21
All Nonsurgical Specialists	35	46	35	21	24	23
All Surgical Specialists	33	40	35	20	21	21

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Table 5.25
Regional Variations in Median Physician Fees, 1983

Region* and type of visit	General practitioners/ Family practitioners	All surgical specialists	All nonsurgical specialists
East			
Initial visit	$22	$40	$35
Revisit	20	25	24
South			
Initial visit	21	35	35
Revisit	19	21	22
Midwest			
Initial visit	21	30	29
Revisit	17	20	21
West			
Initial visit	29	40	38
Revisit	22	25	27

*East includes New England and Mid-eastern states; South, South Atlantic, Mid-southern and Southwestern states; Midwest, Great Lakes and Plains states; and West, Rocky Mountain and Far Western states.

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Appendix II

Adjustments for Duplication in Number of Persons under Age 65 Covered, 1982

(000 omitted)

Type of insurer	Number of People under Age 65 Covered				
	Hospital expense	Surgical expense	Physician's expense	Major medical expense	Dental expense*
Insurance Companies					
Group Insurance (Regular Business)	66,241	66,305	64,384	77,059	42,801
ASO & MPP Business	37,649	40,068	38,996	41,560	34,596
Total Group Insurance	103,890	106,373	103,380	118,619	77,397
Individual Hospital Medical Expense Coverage	15,314	12,347	11,757	8,081	-
Hospital Indemnity	7,610	-	-	-	-
Total Individual Insurance	22,924	12,347	11,757	8,081	-
Deduction for Duplication of Persons with Insurance Company Protection	21,735	16,022	15,487	15,876	8,514
Net Total for Insurance Companies	105,079	102,698	99,650	110,824	68,883
Blue Cross/Blue Shield†	72,942	60,459	57,398	46,000	14,000
Other Plans†	42,895	48,389	46,937	38,759	44,845
Consumers (Prepaid)†	12,868	16,936	14,081	13,566	17,938
Labor Management (self-funded)†	30,027	31,453	32,856	25,193	26,907
Deduction for Duplication of Persons Protected by More than One Type of Insurer	45,532	42,651	43,068	35,726	27,693
Net Total All Insurers	175,384	168,895	160,917	159,857	100,035

†Estimate. *All ages.

SOURCE: Health Insurance Association of America.

Appendix III

Adjustments for Duplication in Number of Persons Age 65 and Over Covered, 1982

(000 omitted)

Type of insurer	Number of People Age 65 and Over Covered			
	Hospital expense	Surgical expense	Physician's expense	Major medical expense
Insurance Companies				
Group Insurance (Regular Business)	1,806	975	975	557
ASO & MPP Business	1,331	639	639	503
Total Group Insurance	3,137	1,614	1,614	1,060
Individual Hospital Medical Expense Coverage	2,930	2,107	2,107	196
Hospital Indemnity	4,008	–	–	–
Total Individual Insurance	6,938	2,107	2,107	196
Deduction for Duplication of Persons with Insurance Company Protection	2,426	809	809	175
Net Total for Insurance Companies	7,649	2,912	2,912	1,081
Blue Cross/Blue Shield†	9,097	8,187	7,772	1,000
Other Plans†	5,351	4,270	3,928	3,305
Consumers (Prepaid)†	1,605	1,495	1,178	1,157
Labor Management (self-funded)†	3,746	2,775	2,750	2,148
Deduction for Duplication of Persons Protected by More than One Type of Insurer	6,412	3,966	3,887	2,154
Net Total All Insurers	15,685	11,403	10,725	3,232

†Estimate.

SOURCE: Health Insurance Association of America.

Additional Updated Tables

Updated information is available for the following tables from the *1982-83 Source Book of Health Insurance Data*. Requests for these data may be made by *written request only* addressed to Statistical Services, Public Relations Division, Health Insurance Association of America, 1850 K Street, N.W., Washington, D.C. 20006, or by contacting directly the source of the information if other than the Association.

TABLE	TITLE
2.3	Income Loss and Benefits Paid for Short-Term Nonoccupational Sickness
4.1	Federal, State and Local Government Expenditures for Health and Medical Care
4.4	Medicare Enrollments and Benefit Payments
4.5	Medicare and Medicaid Benefits by State
4.6	Hospital and Medical Expenditures Under Workers' Compensation
5.3	Aggregate and Per Capita Amount and Percentage Distribution of National Health Expenditures by Type of Expenditure, Selected Calendar Years
5.7	Factors Affecting Growth of Personal Health Care Expenditures: Twelve Month Period Ending December
5.8	Aggregate and Per Capita Amount and Percentage Distribution of Personal Health Care Expenditures
5.12	Personal Consumption Expenditures for Medical Care in the United States
5.14	Annual Changes in Consumer Price Index
5.15	Consumer Price Index in the United States (1967 = 100.0)
5.28	Certain Costs of Accidents by Class
6.8	Number of Occupational Injuries and Illnesses, and Lost Workdays, Private Sector, by Industry Division, in the United States
6.9	Growth in the Social Security Disability Insurance Program
6.10	Utilization of Community Hospitals in the United States
6.11	Rate of Discharges and Average Length of Stay for Patients Discharged from Short-Stay Non-Federal Hospitals, by Sex: United States
6.13	Selected Community Hospital Facilities, Services and Special Beds in the United States
7.1	Estimated Number of Persons Active in Selected Health Occupations
7.2	Estimated Active Health Professionals in the United States
7.3	Number and Rate per 100,000 Population of Active Physicians, Pharmacists and Dentists, by State

Tables Not Updated

No updated information is available for the following tables that appeared in the *1982-83 Source Book of Health Insurance Data.*

TABLE	TITLE
4.2	Federal Government Health Budget Outlays
4.3	Average Monthly Number of Medicaid Recipients and Benefits Paid by Federal and State Governments
4.7	Public Health Programs of State Health Agencies: Expenditures and Persons Served, 1981
5.4	Total Costs of Illness, in Billions of Year-2000 Dollars, and Percentage Distribution of the Costs
5.6	Aggregate and Per Capita Personal Health Care Expenditures by Type of Expenditure, by State, 1978
5.16	Annual Budget for Urban Family of Four, at Three Levels of Living, Autumn 1981, and Percent Change, Autumn 1980 to Autumn 1981
5.17	Annual Budget for Retired Couple, at Three Levels of Living, Autumn 1981, and Percent Change, Autumn 1980 to Autumn 1981
5.18	Medical Care Component as a Percent of Total Annual Budget
5.26	Total Medical Costs of Having a Baby
5.27	Incidence and Average Amounts of Group Health Insurance Claims Exceeding $25,000 (1976 Charges)
6.1	Disability Due to Chronic and Acute Conditions, by Social and Economic Characteristics in the United States, 1981
6.2	Selected Health Characteristics by Geographic Region in the United States, 1981
6.3	Days of Disability Per Person Per Year, By Type of Disability Day: United States, 1979-1981 (Chronic and Acute Conditions)
6.4	Workdays Lost Due to Acute Conditions in the United States, 1981
6.5	Incidence of Acute Conditions, Associated Disability Days and Persons Injured—United States, 1979-1981
6.6	Days Lost from School Per 100 Children (6-16 Years) Per Year, Due to Acute Conditions, by Sex and Condition Group: United States, 1981
6.7	Percent Distribution of Persons with Limitation of Activity Due to Chronic Conditions, by Degree of Limitation According to Sex and Age: 1981
6.12	Rate of All Listed Surgical Operations for Patients Discharged from Non-Federal Short-Stay Hospitals, by Age and Sex: United States, 1980
6.14	Number of Physician and Dental Visits Per Person in the United States, 1981